Serial No. 09/754,465 Docket No. 10655,9900

## Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

- 1. (Currently Amended) A method for conducting facilitating a transaction, the method comprising:
- e. receiving a request at a wallet server to authenticate a transaction data from a user, wherein said request includes transaction data at a server;
  - b. requiring the user to provide an instrument for verification;
- c. receiving an instrument input response from the user based upon said requirement;
- d. processing said instrument input as an input to request at said wallet server a security processor;

authorizing transaction data, by said wallet server, to obtain authentication data from a security server.

- e assembling associating authentication data, by said wallet server, with at least one forms; and, for the transaction, said forms comprising an authorization by said security processor of said input to said security processor;
- providing said at least one forms associated with said transaction to a merchant server to facilitate merchant server using said at least one form to obtain an authorization from said security server.

and conding a request to said-security processor for a second authorization of said forms; and

- g validating said-transaction with said second authorization of said forms received from said security processor.
- 2. (Currently Amended) The method of Claim 1, wherein said receiving step includes receiving said request from a transaction instrument, further directed to providing such transaction validation for different combinations of instruments and security processors without requiring changes to transaction processing by a merchant.

Serial No. 09/754,465 Docket No. 10655.9900

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3. (Currently Amended) The method of Claim 1, wherein the transaction <u>data</u> includes purchase information, charge information and transaction instrument identifying information. is an electronic purchase transaction.

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- 4. (Currently Amended) The method of Claim 31, wherein the electronic purchase transaction said receiving a request at a wallet server includes receiving a request at is conducted using a digital wallet.
- 5. (Currently Amended) The method of Claim 12, wherein the <u>transaction</u> instrument is a smart card.

Claims 6-38 (canceled).

39. (NEW) A wallet server for facilitating a transaction, said wallet server including: an interface configured to receive a request from a user, wherein said request includes transaction data;

a processor configured to process said request at said wallet server and to obtain authentication data from a security server based on said transaction data;

a module configured associate said authentication data with at least one form; and,

a module configured to provide said at least one form to a merchant server to facilitate merchant server using said at least one form to obtain an authorization from said security server.

40. (NEW) A computer-readable storage medium containing a set of instructions for a general purpose computer, wherein said set of instructions include the steps of:

receiving a request at a wallet server to authenticate a transaction data from a user, wherein said request includes transaction data;

processing said request at said wallet server;

authorizing transaction data, by said wallet server, to obtain authentication data from a security server;

Serial No. 09/754,465 Docket No. 10655,9900

associating authentication data, by said wallet server, with at least one form; and, providing said at least one form to a merchant server to facilitate merchant server using said at least one form to obtain an authorization from said security server.